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By Mr. Wall, petition of William X. Wall for legislation to establish a state rating bureau to assist in the fixing and establishing of reasonable, just and non-discriminatory premium charges for compulsory motor vehicle liability insurance. Insurance.

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## The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Sixty-Three.

AN ACT CREATING A STATE RATING BUREAU TO ASSIST IN THE FIXING AND ESTABLISHING OF REASONABLE, JUST AND NON-DISCRIMINATORY PREMIUM CHARGES FOR COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

- 1 Chapter 26 of the General Laws is hereby amended by in-
- 2 serting after section 8A the following section: —
- 3 *Section 8B.* There shall be in the division of insurance a
- 4 rating bureau which shall make an investigation and study of
- 5 all insurance companies authorized to issue motor vehicle lia-
- 6 bility policies, as defined in section thirty-four A of chapter
- 7 ninety, and such data, statistics, schedules or other informa-
- 8 tion as it may deem necessary to assist in the determination
- 9 of reasonable, just and non-discriminatory premium charges
- 10 for such policies, for the purpose of assisting the commis-
- 11 sioner of insurance in the annual fixing and establishment of
- 12 fair and reasonable classifications of risks, and adequate, just,
- 13 reasonable and non-discriminatory premium charges for com-
- 14 pulsory motor vehicle liability insurance. The chief of said
- 15 rating bureau shall annually report the results of its investi-
- 16 gation and study, and its recommendations, to the commis-
- 17 sioner of insurance, who shall thereafter fix and establish said

18 classifications and charges, as provided in section one hundred  
19 and thirteen B of chapter one hundred and seventy-five, for  
20 the following year. No other board or agency shall have  
21 anything to do with such establishment and fixing. All costs  
22 of administration and operation of said board shall be borne  
23 by liability insurance companies doing business within the  
24 commonwealth, and the commissioner shall apportion such  
25 costs among all such companies, and shall assess them for  
26 the same, on a fair and reasonable basis.